Exhibit B - 16

REQUEST FOR EXCLUSION

November 15th, 2019

To:

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418 Received
DEC 0 2 2019
by JNDLA

To Whom it may Concern:

Regarding:

Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT know as the Equifax Data Breach Lawsuit

I am on the list of people exposed by the security breach:

Lori Francis

1924 Carmel Dr. Plano Tx 75075

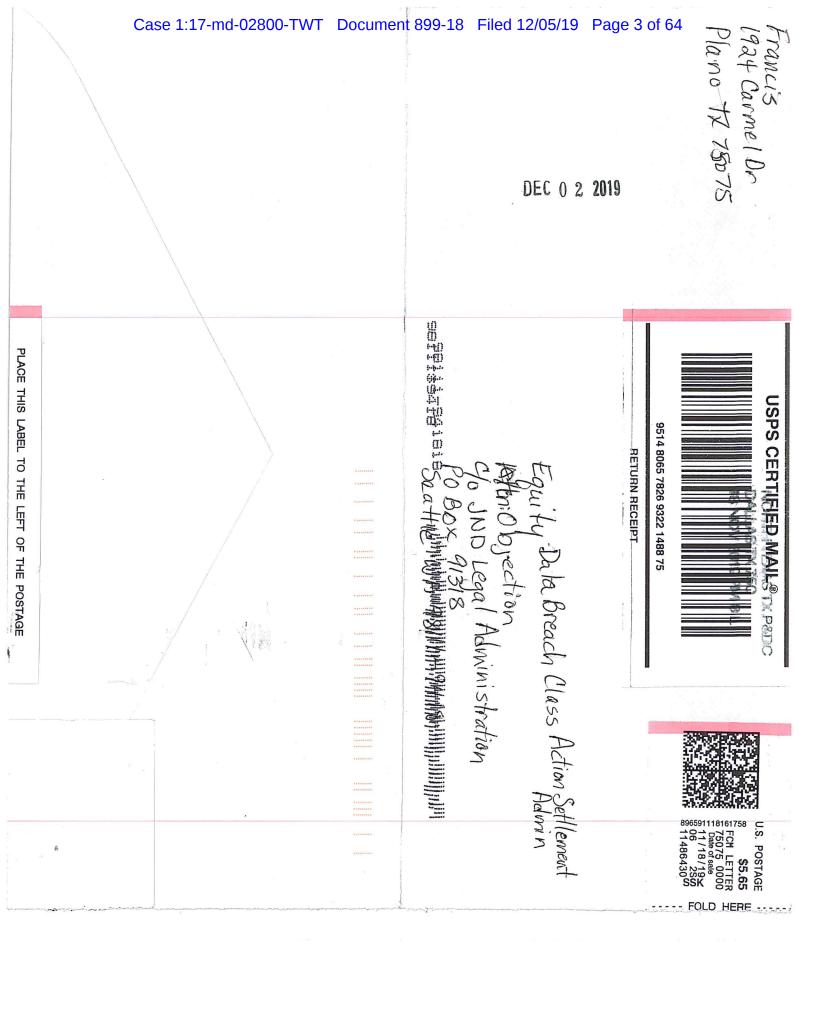
I do not believe this settlement is reasonable. I have spent a lifetime preparing for retirement and with my social security number and associated personal information that was exposed in this breach could cost me all those assets. This settlement does not address that risk.

Should I lose my retirement assets because someone uses my personal information to access my retirement accounts, I do reserve the right to expect Equifax to make me whole. I never gave them approval to accumulate my personal information. They accumulated my information for their profit and without my approval and then they were negligent and allowed that information to be distributed.

There are no other class action law suits that I have object to, but this one has way too much potential damage to accept a settlement that limits Equifax's exposure, while exposing me.

I do not intend to appear at the fairness hearing. Expecting me to take that time only furthers my losses because of Equifax's negligence. If I encounter actual losses, I do expect Equifax to make me whole.

Lori Francis



Ly Nguyen 725 Fell St. #8, San Francisco, CA 94117 Claim #P46WC-3DZUY



In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

To whom it may concern,

I am a member of the settlement class because the Equifax settlement site indicates that my personal and financial data was a part of the data breach (https://eligibility.equifaxbreachsettlement.com/en/Eligibility).

I object strongly to this settlement as it is not fair, reasonable, or adequate to compensate for the damages done to Equifax's "customers" (though none of us have chosen for Equifax to collect our data), nor is it any kind of deterrent for similar companies so that this doesn't happen again. Whether willful or through incompetence, the penalties for this kind of failure should be incredibly steep because the 148 million people impacted will be dealing with the repercussions of this for the foreseeable future.

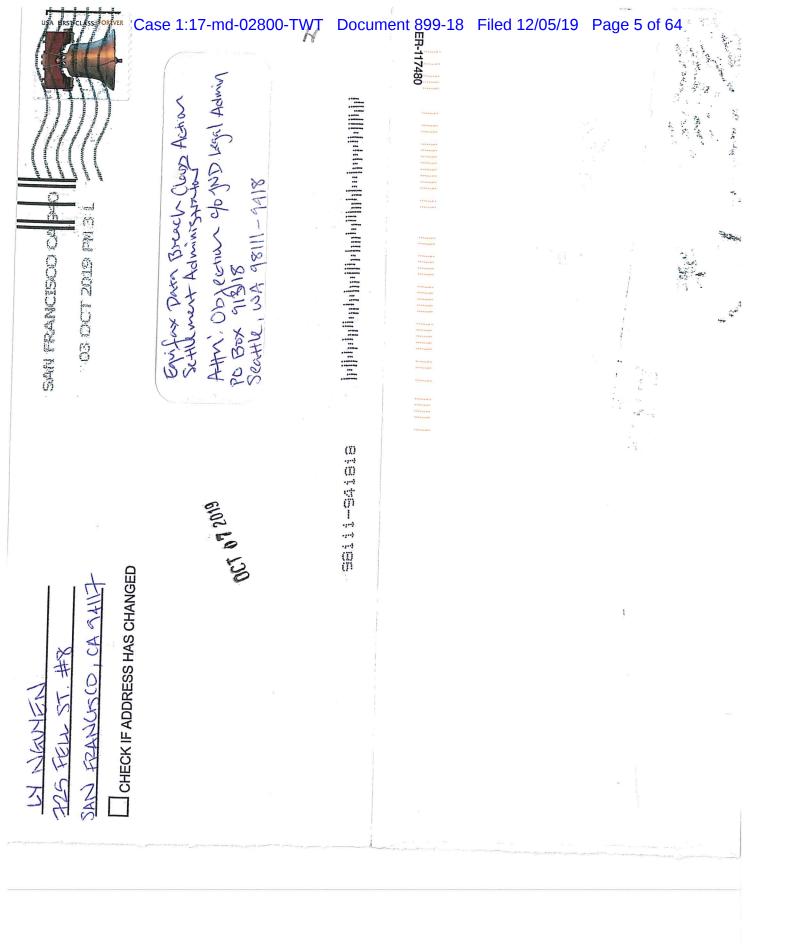
I absolutely feel deceived by the terms of the settlement. The idea that offering members of this settlement class credit monitoring by Equifax, the same company whose shoddy security practices led to this massive failure, could be adequate or appropriate is moronic. That this isn't accompanied by financial recompense is insulting. The number of hoops I had to jump through to prove to the same company that lost my data that I had appropriately taken steps to protect myself from them is idiotic. And the fact that a \$425 million settlement comes to just \$2.87 per victim is frankly unacceptable.

I have not objected to any class action settlements previously and I do not intend to appear at the Fairness Hearing, either in person or through a lawyer, and if through a lawyer.

I truly hope that this ridiculous settlement is rejected and a more equitable settlement is reached.

Sincerely.

Ly Nguyen



September 20, 2019

Equifax Data Breach Class Action Settlement Administrator ATTN: OBJECTION c/o JND Legal Administration P O BOX 91318 Seattle, WA 98111-9418

RE: Equifax Data Breach Lawsuit Claim Number: PVY24-BMAEJ Madison I McCall

Dear Sir/Madam:

I logged onto the EquifaxBreachSettlement website and clicked on the green box to Find Out If Your Information Was Impacted. I found out that my data was in fact compromised and soon thereafter submitted a class action claim against The Claim Number is referenced above. Equifax.

Today I am registering my complaint about the settlement terms of either free credit monitoring or \$125 cash. Equifax was alerted to its security vulnerability by the FTC and failed to act. They have not even admitted to any wrongdoing. This massive data breach is shocking. The offer of credit monitoring from the very firm that failed to keep my Social Security Number and other such data safe is a joke. Who would want credit monitoring from Equifax now? Likewise the offer of \$125 (or less depending on the number of filers) is woefully inadequate to cover potential problems of protecting my identity and monitoring my credit now and into the future.

I never authorized Equifax to accumulate financial data on me. I never authorized the sale or exposure of that data to them or to anyone else. I am very upset that my privacy has been violated and that I am exposed to potential fraud and/or criminal activity now and into the future due to Equifax's careless handling of my financial data. This data breach is particularly troubling because Equifax is a credit monitoring company and should have been able to safeguard this information. In conclusion, I object to this settlement. I've never filed a class action complaint until now. I don't plan to appear at a Fairness Hearing.

Madison I McCall, 510 Wellington Pl, Charlottesville, VA 22903

To:

The Honorable Chief Judge Thomas W. Thrash, Jr.

- and -

Equifax Data Breach Class Action Settlement Administrator

Attn: Objection

c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

Received NOV 0 7 2019

by JNDLA

ти, годо, А.

From: Mandi Jo Hanneke, Class Member

Re: In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Date: November 4, 2019

To the Honorable Chief Judge Thomas W. Thrash, Jr.:

I write to object to the proposed settlement in the matter In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT. The relief provided to the class members through the Settlement Agreement is not fair, reasonable, or adequate. As a member of the class, I ask that you deny the Settlement Agreement and Release.

The required information, other than the reasons for objection and my personal signature, as listed at https://www.equifaxbreachsettlement.com/faq, is below my signature, at the end of this objection letter.

The Relief Is Not Fair, Reasonable, and Adequate

In order for a proposed settlement in a class action to be approved, the relief must be fair, reasonable, and adequate. Simply, the proposed relief satisfies none of these three requirements.

The Parties argue that the relief is fair, reasonable, and adequate because "the specific benefits compare favorably to what has been previously obtained" in prior data breach litigation. (Settlement Agreement, Document 739-1, Page 15). Much of this argument relates to the dollar amount involved, which is quite large. However, the number of individuals whose data was mishandled by Equifax is also extremely large – 147 million. According to the US government, that is nearly 58% of the entire adult population of the United States who had their personal information exposed by the negligence of Equifax! (Attachment A, US Census Bureau QuickFacts). Just because the number is large, doesn't mean it is fair, reasonable, and adequate. In this case, it is not.

Six Years of 1-Bureau Credit Monitoring at Equifax is Unfair, Inadequate, and Unreasonable

The Settlement is unreasonable, unfair, and inadequate when you recognize that a large portion of the Settlement relief requires consumers to use services from and entrust their personal information to the very company that allowed their personal information to be stolen in the first place. According to the documents, this portion of the Settlement is provided to the consumers by Equifax. What reasonable person would voluntarily choose to seek credit monitoring services from the very entity that mishandled their personal information requiring them to obtain the monitoring services to begin with? The simple answer is that no reasonable person would do that. A Settlement Agreement that promotes the services of, and requires the harmed class members to use the services of the company that harmed them, is unfair, inadequate, and unreasonable.

With regard to the adequacy and reasonableness of the length of time of this relief and the value of the relief, I refer you to Sections 4 and 5, below.

2. The \$31 Million Cap on Time Spent Relief is Neither Adequate Nor Reasonable

There are 147 million class members. The Settlement permits every class member to file a claim for time spent dealing with Equifax's mishandling of personal information. The minimum amount of time a class member can claim is 1 hour, at \$25 per hour. A cap of \$31 million has been placed on this claim. This portion of the fund will be exhausted if only 1.24 million class members file claims for time spent. That is less than 1% of the class! Webster's Dictionary defines adequate as sufficient and reasonable as sensible. A settlement is neither sufficient nor sensible if it counts on less than 1% of the class members filing claims in order to pay out the minimum claims amount (1 hours' time at \$25 per hour).

I spent time freezing my credit at all three bureaus. It took me approximately 1 hour to do that. If 20% of the class members did this and filed claims for it, each class member would receive \$1.05 for that 1 hour of time spent. That's not even close to minimum wage. If 39% of class members file claims for time spent (or less file claims exceeding 1 hour of time), then the cost of the stamp to mail the check for the relief will be more than the amount of the check.

This part of the relief is all the more unreasonable considering that the Settlement Agreement provides for additional sums to be paid into the Fund for credit monitoring services if more than 7 million class members seek that portion of the relief. Accordingly, the Settlement Agreement foresaw the possibility of at least 4% of the class members seeking relief, yet

provided funding for time spent relief for less than 1% of the class. It is entirely reasonable to believe that every class member seeking credit monitoring relief will also apply for time spent relief for actions taken, such as applying for credit freezes, yet the Settlement Agreement does not provide funds for equal percentages of class members filing for both.

Due to the cap on this portion of the Fund and the inequity of funding provided for this portion of relief, as compared to other portions of the relief, the settlement is neither adequate nor reasonable.

3. The \$31 Million Cap on the \$125 Alternative Compensation is Neither Adequate Nor esmis Reasonable reducers rooms to a coy to in will dislieve only source transmissionable reducers the medical rate

If a class member already has credit monitoring, they are able to file a claim for \$125 in. The payout for this portion of the Fund is capped at \$31 million (or just 8% of the \$380.5 million settlement amount) for these claims. The rupes and like the large as a second visce and a single pro-

There are 147 million class members. Although this alternative is only for those claimants that already have credit monitoring, given the ubiquitous-ness of both prior class actions that have settled with credit monitoring as the primary "payout" and the fact that at least two credit card companies offer credit monitoring to their customers for free, it is easily foreseeable that substantial percentage of class members filing for relief already have credit monitoring services and would therefore be eligible for the \$125 payment.

Yet, a cap of \$31,000,000 allows full payment for just 248,000 class members, which is less than 0.2% of the class! If even half of the 147 million class members file claims for this alternative relief, they will receive a payment of \$0.42 - a mere 0.3% of the \$125 advertised amount and less than the cost of mailing the check to the claimant. Capping this cash amount at \$31 million, when the class is 147 million members strong is unreasonable and inadequate. It is also inadequate when viewed against the backdrop that the Settlement Agreement foresaw the possibility of at least 7 million class members filing claims for credit monitoring and provided for additional funds. Yet, this portion of the relief begins reducing the agreed-upon relief after just 248,000 class members file for it, just 3.5% of the at least 7 million claimants it predicted might file for credit monitoring services. I can't stress enough that the cap makes this an area and a services. unreasonable and inadequate settlement.

Moreover, on July 31, 2019, just 9 days into the 6 month claim filing period, the FTC issued a press release "urging consumers affected by Equifax's 2017 data breach to consider signing up for the free credit monitoring". (Attachment B, July 31, 2019 FTC Press Release) A settlement that cannot withstand claims for even 9 days of the 6 month claim period is neither adequate nor reasonable, and without due will enter our state of this will be under this close and a without the basis of Further, given that claimants had to provide the name of the credit monitoring service they had in order to file for the \$125 option, the FTC was urging claimants to seek relief from the settlement that would duplicate already obtained services – in other words – no relief at all. A Settlement that provides no relief at all (which accepting credit monitoring when a consumer already has it results in) is an unfair settlement. The fact that the FTC was urging consumers to accept that "no relief" option as their best "option" under the settlement should be prima facie evident of unfair, inadequate, and unreasonable relief.

4. Four Years of 3-Bureau Credit Monitoring is Inadequate

The Settlement Agreement touts the availability of 4 years of credit monitoring and its claimed value of \$1,200 as sufficient. The personal information that Equifax mishandled included my birthdate and Social Security Number. My birthdate cannot be modified. I will have it the rest of my life. I will be required to use it to open bank accounts (for example) for the rest of my life. My SSN is not easily modifiable. Again, I will be required to use it for the rest of my life. Equifax's negligence and failure to secure my personal information has left me vulnerable to identity theft for the rest of my life.

My grandmother just turned 100 and I am now 42. According to the Social Security Administration, I am expected to live another 40 years. (Attachment C, SSA Actuarial Life Table) Four years is just 1/10th of the time I will need to monitor my credit reports and other information to watch for identity theft from Equifax's mishandling of my personal information. Four years is far too short of a time period to provide adequate relief for the lifetime of monitoring that will be required because of Equifax's negligence.

5. The Claimed Value and Cost of the 3-Bureau Credit Monitoring is Unreasonable

Further, the Settlement Agreement claims that "Four years of three-bureau credit monitoring would cost each class member \$1,200." (Settlement Agreement, Document 739-1, Page 16) This is a wildly overstated amount, which affects the reasonableness of the relief. A simple web search for credit monitoring services shows that a consumer can obtain 3-burureu credit monitoring from independent companies at a range of costs, starting as low as \$99.99 per year (Attachment D, Screenshot from https://identitydefense.com-visited on October 29, 2019).

Moreover, credit monitoring from Experian for one adult, bought online, with no bulk discount is only \$199.99. (Attachment E, Experian advertised cost for 1 adult) Yet, the Settlement Agreement claims this service provides a \$300 value per year. On its face, this is inaccurate. I would hope that when guaranteeing a large number of users (millions, or hundreds of millions, based on this class size), the parties would be able to negotiate a substantial discount. From the parties' claims of consumer value, they have not only failed to negotiate a discount, but that have actually agreed to pay Experian **more than** the going rate for an individual purchasing the service. This is the definition of unreasonable.

If you dig into the Settlement Agreement a bit more, however, it appears the Agreement has negotiated a payment of \$34 per claimant for the full 10 years of credit monitoring provided for in the Settlement Agreement. ¹ The Parties should not be able to claim \$1,920 as the value to the consumer of this portion of the settlement, but only spend \$34 on it. It's a misrepresentation, and when seen from the consumer's point of view, inadequate relief for the harm caused by the defendant.

Conclusion

The class is 147 million members. The amount of the settlement, excluding attorney's fees and costs, is \$300 million. If distributed evenly among all class members, each person would receive \$2.04. Yet, most class members won't even see that, given the caps for cash payouts that have been included in the Agreement.

Further, within 9 days of the ability to file claims, the FTC was urging class members to file claims not for cash, but for credit monitoring services they already had – in other words, for no relief at all. Because if you already receive credit monitoring, signing up for more credit monitoring over the same period of time from a different provider is not relief – it is nothing.

Simply, the Settlement Agreement provides relief to the class members that is unfair, unreasonable, and inadequate. The Court should deny the request and disapprove the agreement.

Respectfully Submitted,

Mandi Jo Hanneke

26 Foxglove Lane

Amherst, MA 01002

¹ The Settlement Agreement appears to indicate that if more than 7 million class members make claims for credit monitoring, then additional funds will be paid to accommodate the additional claims. First, 7 million is only 4% of the class. Second, the maximum funds that could be devoted to these claims is \$238 million (\$300 million minus \$62 million for time and alternative claims). That amounts to a cost of \$34 per claimant for 10 years of credit monitoring services – well below the \$1,920 the Settlement Agreement claims as the value the consumer is getting.

Information Required to be included in this Objection:

- 1. The name of this proceeding: In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT
- 2. Your full name and current address: *Mandi Jo Hanneke, 26 Foxglove Lane, Amherst MA* 01002
- 3. Your personal signature: See Above
- 4. A statement indicating why you think that you are a member of the settlement class: When I enter my information using the "look-up tool" provided on the FTC's website about this settlement (https://www.ftc.gov/enforcement/cases-proceedings/refunds/equifax-data-breach-settlement; and https://eligibility.equifaxbreachsettlement.com/en/eligibility), I am told "Based on the information you provided, our records indicate your personal information was impacted by this incident."
- 5. A statement with the reasons why you object, accompanied by any legal support for your objection: See Full Contents of Letter
- 6. A statement identifying all class action settlements to which you have objected in the previous five (5) years: I have not objected to any class action settlements in the previous 5 years.
- 7. A statement as to whether you intend to appear at the Fairness Hearing, either in person or through a lawyer, and if through a lawyer, identifying your lawyer by name, address, and telephone number, and four dates between 11/19/2019 and 12/5/2019 during which you are available to be deposed by counsel for the Parties: I do not intend to appear at the Fairness Hearing.

Additionally, if you are represented by a lawyer and your lawyer intends to speak at the Fairness Hearing, your written objection letter must include:

- 8. A detailed statement of the specific legal and factual basis for each and every objection: *I* am not represented by an attorney.
- 9. A detailed description of any and all evidence you may offer at the Fairness Hearing, including copies of any and all exhibits that you may introduce at the Fairness Hearing: *I am not represented by an attorney*.

Additionally, if you are represented by a lawyer, and your lawyer intends to seek compensation for his or her services from anyone other than you, your written objection letter must include:

- 10. The identity of all lawyers who represent you, including any former or current lawyer who may be entitled to compensation for any reason related to the objection: I am not represented by an attorney.
- 11. A statement identifying all instances in which your lawyer or your lawyer's law firm have objected to a class action settlement within the preceding five (5) years, giving the case name, case number, and court in which the class action settlement was filed: *I am not represented by an attorney*.
- 12. A statement identifying any and all agreements or contracts that relate to the objection or the process of objecting—whether written or oral—between the you, your lawyer, and/or any other person or entity: *I am not represented by an attorney.*

- 13. A description of your lawyer's legal background and prior experience in connection with class action litigation: *I am not represented by an attorney*.
- 14. A statement regarding whether your lawyer's compensation will be calculated on the basis of a lodestar, contingency, or other method; an estimate of the amount of fees to be sought; the factual and legal justification for any fees to be sought; the number of hours already spent by your lawyer and an estimate of the hours to be spent in the future; and the lawyer's hourly rate: *I am not represented by an attorney*.

A APRILA DE LOS ESTES ESTA PARA ESTA

Attachment A

Additional

U.S. Department of Commerce | Blogs | Index AZ | Glossary | FAQs

QuickFacts United States

QuickFacts provides statistics for all states and counties, and for cities and towns with a population of 5,000 or more.

Table

All Topics	United States
pulation estimates, July 1, 2018, (V2018)	327,167,434
PEOPLE	
pulation	
opulation estimates, July 1, 2018, (V2018)	327,167,434
Population estimates base, April 1, 2010, (V2018)	308,758,105
Population, percent change - April 1, 2010 (estimates base) to July 1, 2018, (V2018)	6.0%
Population, Census, April 1, 2010	308,745,538
ge and Sex	
ersons under 5 years, percent	▲ 6.1%
Persons under 18 years, percent	▲ 22.4%
Persons 65 years and over, percent	▲ 16.0%
emale persons, percent	▲ 50.8%
ace and Hispanic Origin	
hite alone, percent	▲ 76.5%
ack or African American alone, percent (a)	▲ 13.4%
merican Indian and Alaska Native alone, percent (a)	△ 1.3%
sian alone, percent (a)	▲ 5.9%
lative Hawaiian and Other Pacific Islander alone, percent (a)	▲ 0.2%
wo or More Races, percent	△ 2.7%
ispanic or Latino, percent (b)	▲ 18.3%
hite alone, not Hispanic or Latino, percent	▲ 60.4%
pulation Characteristics	
eterans, 2013-2017	18,939,219
oreign born persons, percent, 2013-2017	13.4%
pusing	
lousing units, July 1, 2018, (V2018)	138,537,078
wner-occupied housing unit rate, 2013-2017	63.8%
edian value of owner-occupied housing units, 2013-2017	\$193,500
edian selected monthly owner costs -with a mortgage, 2013-2017	\$1,515
dian selected monthly owner costs -without a mortgage, 2013-2017	\$474
edian gross rent, 2013-2017	\$982
ilding permits, 2018	1,328,827
milies & Living Arrangements	
useholds, 2013-2017	118,825,921
rsons per household, 2013-2017	2.63
ng in same house 1 year ago, percent of persons age 1 year+, 2013-2017	85.4%
nguage other than English spoken at home, percent of persons age 5 years+, 2013-2017	21.3%
mputer and Internet Use	
buseholds with a computer, percent, 2013-2017	67.2%
useholds with a broadband Internet subscription, percent, 2013-2017	78.1%
ucation	
gh school graduate or higher, percent of persons age 25 years+, 2013-2017	87.3%
chelor's degree or higher, percent of persons age 25 years+, 2013-2017	30.9%
alth	
n a disability, under age 65 years, percent, 2013-2017	8.7%
rsons without health insurance, under age 65 years, percent	△ 10.0%
nomy	
ivilian labor force, total, percent of population age 16 years+, 2013-2017	63.0%
ivilian labor force, female, percent of population age 16 years+, 2013-2017	58.2%
al accommodation and food services sales, 2012 (\$1,000) (c)	708,138,598
al health care and social assistance receipts/revenue, 2012 (\$1,000) (c)	2,040,441,203
al manufacturers shipments, 2012 (\$1,000) (c)	5,696,729,632
merchant wholesaler sales, 2012 (\$1,000) (c)	5,208,023,478
retail sales, 2012 (\$1,000) (c)	4,219,821,871
retail sales per capita, 2012 (c)	\$13,443
portation	
travel time to work (minutes), workers age 16 years+, 2013-2017	26.4

Median household income (in 2017 dollars), 2013-2017		\$57,652
Per capita income in past 12 months (in 2017 dollars), 2013-2017		\$31,17
Persons in poverty, percent		△ 11.8%
BUSINESSES		
Businesses		
Total employer establishments, 2016		7,757,80
Total employment, 2016		126,752,230
Total annual payroll, 2016 (\$1,000)	A 1	6,435,142,05
Total employment, percent change, 2015-2016		2.19
Total nonemployer establishments, 2017		25,701,67
All firms, 2012		27,626,360
Men-owned firms, 2012	and the first of the control of the	14,844,59
Women-owned firms, 2012		9,878,39
Minority-owned firms, 2012		7,952,386
Nonminority-owned firms, 2012		18,987,918
Veteran-owned firms, 2012		2,521,68
Nonveteran-owned firms, 2012		24,070,68
⊕ GEOGRAPHY		

Land area in square miles, 2010

3,531,905.43

About datasets used in this table

Value Notes

📤 Estimates are not comparable to other geographic levels due to methodology differences that may exist between different data sources.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. Click the Quick Info 🛭 icon to the left of each row in TABLE view to learn about sampling error.

The vintage year (e.g., V2018) refers to the final year of the series (2010 thru 2018). Different vintage years of estimates are not comparable.

Fact Notes

- Includes persons reporting only one race
 Hispanics may be of any race, so also are included in applicable race categories
 Economic Census Puerto Rico data are not comparable to U.S. Economic Census data

Value Flags

- Either no or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest or upper interval of an open ended distribution.

 D Suppressed to avoid disclosure of confidential information
- Fewerthan 25 firms
- FN Footnote on this item in place of data
- NA Not available
- Suppressed; does not meet publication standards
- Not applicable
 Value greater than zero but less than half unit of measure shown

GuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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FIND DATA QuickFacts American FactFinder 2010 Census Economic Census Interactive Maps Training & Workshops Data Tools Developers Catalogs

Economic Census E-Stats International Trade Export Codes NACS Governments Longitudinal Employer-Household Dynamics (LEHD) Publications Survey of Business Owners

BUSINESS & INDUSTRY PEOPLE & HOUSEHOLDS Help With Your Forms 2020 Census 2010 Census Economic Indicators American Community Survey Income Poverty Health Insurance

Population Estimates Population Projections Housing International Genealogy

SPECIAL TOPICS Advisors, Centers and Research Programs Statistics in Schools Tribal Resources (ALAN) Emergency Preparedness Statistical Abstract Special Census Program Data Linkage Infrastructure Fraudulent Activity & Scams USAgov

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Attachment B

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FTC Encourages Consumers to Opt for Free Credit Monitoring, as part of Equifax Settlement

Share This Page

FOR YOUR INFORMATION

July 31, 2019

TAGS: consumer refunds | Bureau of Consumer Protection | Consumer Protection | Privacy and Security |
Consumer Privacy | Credit Reporting | Data Security

The Federal Trade Commission is urging consumers affected by Equifax's 2017 data breach to consider signing up for the free credit monitoring offered as part of the settlement. A new <u>FTC blog post</u> notes that because of high interest in the alternative cash payment under the settlement, consumers who choose this option might end up getting far less than \$125.

The settlement with Equifax <u>announced on July 22</u> included at least \$300 million and potentially up to \$425 million to help consumers recover from the breach. Among the benefits available to consumers affected by the breach is free credit monitoring services or, alternatively, a cash payment if they already have credit monitoring.

The FTC blog post notes that the public response to the settlement has been overwhelming. Because the amount of money set aside for the cash payment option is capped at \$31 million, consumers who select that option may not receive the \$125 they had expected.

For those who have not submitted a claim, the FTC is recommending that affected consumers consider choosing the free credit monitoring service, which is worth hundreds of dollars and comes with identity theft insurance and restoration services. For consumers who have already chosen the cash option, the settlement administrator will e-mail those consumers and provide them with the opportunity to either (1) submit additional information, or (2) switch to the free credit monitoring service. Consumers can also contact the settlement administrator directly.

Consumers can find out more about the settlement at ftc.gov/Equifax.

The Federal Trade Commission works to promote competition, and <u>protect and educate consumers</u>. You can <u>learn more about consumer topics</u> and file a <u>consumer complaint online</u> or by calling 1-877-FTC-HELP (382-4357). Like the FTC on <u>Facebook</u>, follow us on <u>Twitter</u>, read our <u>blogs</u>, and <u>subscribe to press releases</u> for the latest FTC news and resources.

PRESS RELEASE REFERENCE:

Equifax to Pay \$575 Million as Part of Settlement with FTC, CFPB, and States Related to 2017 Data Breach

Contact Information

MEDIA CONTACT:

<u>Juliana Gruenwald Henderson</u>

Office of Public Affairs

202-326-2924



Attachment C



Actuarial Life Table

A period life table is based on the mortality experience of a population during a relatively short period of time. Here we present the 2016 period life table for the <u>Social Security area population</u>. For this table, the period life expectancy at a given age is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for 2016 over the course of his or her remaining life.

This life table is available for certain prior years.

Select a year for period life table:

2015 ~

Go

Period Life Table, 2016

1000		Male	11.00	Female			
Exact age	Death probability ^a	Number of lives ^{<u>b</u>}	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy	
0	0.006364	100,000	76.04	0.005331	100,000	80.99	
1	0.000432	99,364	75.52	0.000359	99,467	80.43	
2	0.000284	99,321	74.55	0.000247	99,431	79.46	
3	0.000234	99,292	73.58	0.000169	99,407	78.48	
4	0.000170	99,269	72.59	0.000155	99,390	77.49	
5	0.000157	99,252	71.60	0.000135	99,375	76.50	
6	0.000147	99,237	70.62	0.000120	99,361	75.51	
7	0.000136	99,222	69.63	0.000109	99,349	74.52	
8	0.000120	99,209	68.64	0.000100	99,338	73.53	
9	0.000101	99,197	67.64	0.000094	99,328	72.54	
10	0.000088	99,187	66.65	0.000093	99,319	71.54	
11	0.000093	99,178	65.66	0.000098	99,310	70.55	
12	0.000130	99,169	64.66	0.000113	99,300	69.56	
13	0.000209	99,156	63.67	0.000140	99,289	68.56	
14	0.000320	99,135	62.68	0.000176	99,275	67.57	
15	0.000441	99,103	61.70	0.000216	99,258	66.58	
16	0.000564	00.060	60 70	0.000250	00 226	65 60	

		Male		Female			
Exact age	Death probability ^a	Number of lives ^{<u>b</u>}	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy	
27	0.001669	97,738	50.47	0.000666	98,740	54.90	
28	0.001708	97,575	49.55	0.000707	98,674	53.93	
29	0.001752	97,408	48.63	0.000753	98,605	52.97	
30	0.001794	97,238	47.72	0.000803	98,530	52.01	
31	0.001835	97,063	46.80	0.000853	98,451	51.05	
32	0.001880	96,885	45.89	0.000905	98,367	50.09	
33	0.001930	96,703	44.97	0.000956	98,278	49.14	
34	0.001986	96,516	44.06	0.001009	98,184	48.19	
35	0.002052	96,325	43.15	0.001069	98,085	47.23	
36	0.002125	96,127	42.23	0.001134	97,980	46.28	
37	0.002196	95,923	41.32	0.001199	97,869	45.34	
38	0.002264	95,712	40.41	0.001263	97,752	44.39	
39	0.002334	95,495	39.50	0.001329	97,628	43.45	
40	0.002420	95,272	38.59	0.001403	97,499	42.50	
41	0.002530	95,042	37.69	0.001491	97,362	41.56	
42	0.002663	94,801	36.78	0.001597	97,217	40.62	
43	0.002823	94,549	35.88	0.001724	97,061	39.69	
44	0.003013	94,282	34.98	0.001871	96,894	38.76	
45	0.003229	93,998	34.08	0.002033	96,713	37.83	
46	0.003479	93,694	33.19	0.002212	96,516	36.90	
47	0.003780	93,369	32.30	0.002417	96,303	35.98	
48	0.004140	93,016	31.43	0.002651	96,070	35.07	
49	0.004553	92,631	30.55	0.002911	95,815	34.16	
50	0.005007	92,209	29.69	0.003193	95,536	33.26	
51	0.005493	91,747	28.84	0.003492	95,231	32.36	
52	0.006016	91,243	27.99	0.003803	94,899	31.48	
53	0.006575	90,694	27.16	0.004126	94,538	30.59	
54	0.007170	90,098	26.34	0.004462	94,148	29.72	
55	0.007805	89,452	25.52	0.004829	93,728	28.85	
56	0.008477	88,754	24.72	0.005220	93,275	27.99	
57	0.009181	88,001	23.93	0.005612	92,788	27.13	
58	0.009916	87,193	23.15	0.006000	92,267	26.28	

	Male			Female		
Exact age	Death probability ^a	Number of lives ^b	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy
59	0.010683	86,329	22.37	0.006397	91,714	25.44
60	0.011533	85,407	21.61	0.006848	91,127	24.60
61	0.012434	84,422	20.85	0.007358	90,503	23.76
62	0.013302	83,372	20.11	0.007893	89,837	22.94
63	0.014109	82,263	19.37	0.008453	89,128	22.12
64	0.014913	81,102	18.65	0.009063	88,375	21.30
65	0.015808	79,893	17.92	0.009761	87,574	20.49
66	0.016868	78,630	17.20	0.010581	86,719	19.69
67	0.018101	77,303	16.49	0.011535	85,801	18.89
68	0.019544	75,904	15.78	0.012646	84,811	18.11
69	0.021206	74,421	15.09	0.013919	83,739	17.33
70	0.023122	72,843	14.40	0.015413	82,573	16.57
71	0.025265	71,158	13.73	0.017089	81,301	15.82
72	0.027585	69,360	13.07	0.018861	79,911	15.09
73	0.030070	67,447	12.43	0.020705	78,404	14.37
74	0.032794	65,419	11.80	0.022703	76,781	13.66
75	0.035963	63,274	11.18	0.025035	75,038	12.97
76	0.039588	60,998	10.58	0.027766	73,159	12.29
77	0.043511	58,583	10.00	0.030822	71,128	11.62
78	0.047720	56,034	9.43	0.034227	68,936	10.98
79	0.052358	53,360	8.88	0.038062	66,576	10.35
80	0.057712	50,567	8.34	0.042539	64,042	9.74
81	0.063886	47,648	7.82	0.047663	61,318	9.15
82	0.070782	44,604	7.32	0.053278	58,395	8.58
83	0.078442	41,447	6.84	0.059378	55,284	8.04
84	0.086997	38,196	6.38	0.066132	52,001	7.51
85	0.096603	34,873	5.94	0.073763	48,562	7.01
86	0.107390	31,504	5.52	0.082465	44,980	6.53
87	0.119456	28,121	5.12	0.092370	41,271	6.07
88	0.132853	24,762	4.75	0.103546	37,459	5.64
89	0.147599	21,472	4.40	0.115997	33,580	5.23
90	0.163689	18,303	4.08	0.129706	29,685	4.85

Male				Female			
Exact age	Death probability ^a	Number of lives ^{<u>b</u>}	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy	
91	0.181104	15,307	3.78	0.144636	25,835	4.50	
92	0.199810	12,535	3.50	0.160741	22,098	4.18	
93	0.219765	10,030	3.25	0.177971	18,546	3.88	
94	0.240913	7,826	3.03	0.196270	15,245	3.61	
95	0.261868	5,941	2.83	0.214769	12,253	3.37	
96	0.282225	4,385	2.66	0.233174	9,622	3.16	
97	0.301555	3,147	2.51	0.251158	7,378	2.96	
98	0.319421	2,198	2.37	0.268378	5,525	2.79	
99	0.335392	1,496	2.25	0.284481	4,042	2.63	
100	0.352162	994	2.13	0.301550	2,892	2.48	
101	0.369770	644	2.02	0.319643	2,020	2.33	
102	0.388259	406	1.91	0.338821	1,374	2.19	
103	0.407672	248	1.81	0.359151	909	2.06	
104	0.428055	147	1.71	0.380700	582	1.93	
105	0.449458	84	1.61	0.403542	361	1.81	
106	0.471931	46	1.52	0.427754	215	1.69	
107	0.495527	24	1.43	0.453420	123	1.58	
108	0.520304	12	1.35	0.480625	67	1.47	
109	0.546319	6	1.27	0.509462	35	1.37	
110	0.573635	3	1.19	0.540030	17	1.27	
111	0.602317	1	1.11	0.572432	8	1.18	
112	0.632432	0.	1.04	0.606778	3	1.09	
113	0.664054	0	0.97	0.643184	1 1	1.01	
114	0.697257	0	0.91	0.681775	0 4	0.93	
115	0.732119	0	0.84	0.722682	0	0.86	
116	0.768725	0	0.78	0.766043	0	0.79	
117	0.807162	0	0.73	0.807162	0	0.73	
118	0.847520	0 2	0.67	0.847520	0	0.67	
119	0.889896	0	0.62	0.889896	0	0.62	

	Male			Female		
Exact age	Death probability ^a	Number of lives ^b	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy

^a Probability of dying within one year.

Note: The period life expectancy at a given age for 2016 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2016 over the course of their remaining life.

The Social Security area population is comprised of (1) residents of the 50 States and the District of Columbia (adjusted for net census undercount); (2) civilian residents of Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands; (3) Federal civilian employees and persons in the U.S. Armed Forces abroad and their dependents; (4) non-citizens living abroad who are insured for Social Security benefits; and (5) all other U.S. citizens abroad.

b Number of survivors out of 100,000 born alive.

Attachment D

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Page 36 of 64

Find the right Plan for You

15 https://identitydefense.com/

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Principal Residence

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Your personal information is everywhere. So are fraudsters. Protect yourself now with our powerful and comprehensive identity protection.

Individual

Family

Essential

\$69.99

Complete

\$149.99/7

\$99.99

Billed Annually

Comprehensive Identity Protection for Individuals

Powerful Identity Protection and **Credit Monitoring**

Billed Annually

Advanced Identity Protection and

Billed Annually

Credit Monitoring

Al-Powered Platform

All the Features of Plus, plus...

All the Features of Essential, plus...

Monthly Credit Score Address Monitoring

Al-Powered Platform

Credit Score* and Reporting

Social Insight Report

Bank Account Takeovers

3-Bureau Credit Monitoring

Risk Managment Reporting Al-Powered Platform

O Dark Web Monitoring

Safe Browsing Tools

O Anti-Phishing Mobile App

Get Protected Now

Visited October 29,2019

Attachment E

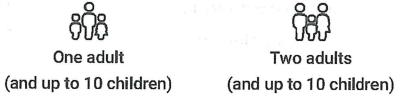
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Step 1

Who are you protecting?







Step 2

Choose your plan level

Bank Account & Credit Card Takeovers	~
Identity Validation Alerts	~
Payday Loan Monitoring	✓
Court Records & Bookings	✓
Sex Offender Registry	V
File-Sharing Network Monitoring	~
Social Network Monitoring	~

Experian CreditLock

Lock and Unlock Your Experian Credit File	~	~
Real-time Alerts on Attempted		4
Credit Inquiries	~	V

Credit Monitoring & Alerts

Credit Bureaus Monitored ⊙	Experian	Experian, Equifax®, TransUnion®
New Credit Inquiries	~	
New Accounts	~	✓
Large Account Balance Changes	~	
Credit Utilization	~	was a superior of planting and

Positive Activity	~	~
Dormant Accounts	~	~
FICO® Score* Alerts	· 1 · LDr. · wite* 1 ·	and the second of the second o

Credit Scores

3-Bureau FICO® Scores*		Quarterly	
FICO® Scores* based on Experian data	Daily	Daily	
Score Tracking	~	~	
FICO® Score* Simulator	~	✓	
Additional FICO® Scores* (Auto, Home & Bankcard)	✓	✓	

‡Monitoring with Experian begins within 48 hours of enrollment in your trial. Monitoring with Equifax® and TransUnion® takes approximately 4 days to begin, though in some cases cannot be initiated during your trial period. You may cancel your trial membership in IdentityWorksSM any time within 30 days of enrollment without charge.

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits for Experian IdentityWorks Plus.

*Credit score is calculated based on FICO® Score 8 model, unless otherwise noted. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). Your lender or insurer may use a different FICO® Score than FICO® Score 8 or such other base or industry-specific FICO® Score (if available), or another type of credit score altogether. Learn more.

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Mandi J. Hanneke 26 Foxglove Ln. Amherst, MA 01002

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NOV 0 7 2019

Equitax Data Breach Class Arthur Settlement Administrator

PATE: Objection C/O JND Legal Administration PO Box 91318 Seattle, WA 98111-9418



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September 17, 2019

United States District Court

Northern District of Georgia

Richard Russell Federal Bldg.

2211 US Courthouse

75 Ted Turner Dr. SW

Atlanta, GA 30303-3309

Dear Sir/Ms:

FILED IN CLERK'S OFFICE
U.S.D.C. AHANTA

SEP 25 2019

JAMES N. HATTEN, Clerk
By:

Deputy Clerk

This letter is sent to expressed my continued outrage that a company as corrupt as Equifax can continue to get away with misconduct with no accountability. For more than five years I have attempted, without success, to get Equifax to clean up my credit history. Because Equifax and the other credit bureaus get paid regardless of whether or not they provide accurate information, they continue to ignore consumers.

Now it has been revealed that Equifax did not protect my private data and that of more than 100 MILLION US citizens. But when the FTC came up with a settlement that would pay the claimants a small compensation, Equifax has now managed to dodge any material responsibility.

I ask the court to hold Equifax accountable and at least enforce the settlement the US government negotiated. All three credit bureaus should be further investigated. What recourse does the public have if these companies do not have any accountability? Most Sincerely,

Lawrence M. Jacobson

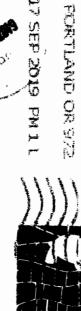
3640 SW Baird St. #3

Portland, OR 97219

206-232-6300

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US DISTRICT COURT DRYFFER SISTANCE DE GENERAL

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November 4, 2019

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418

NOV 0 8 2019 by JNDLA

Dear Sirs,

I object to the settlement in the proceeding: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT.

Equifax clearly identified my social security number and credit file was included in the Security Breach. I don't believe the court should deny the settlement as it is. I have several credit monitoring agencies, including McAfee ID Monitoring, Kroll ID Monitoring, AllClear ID, and Protect My ID, all of which monitors my credit, and the release of my personally identifiable information, including credit card numbers, social security number, email addresses, bank information, address, and other credit based information. To add another credit monitoring service is neither useful, nor an equitable settlement.

Further, I have placed a credit freeze on my file, and for each need for a credit review (e.g., buying a car, establishing a new line of credit, new credit card, insurance, purchase of a house, etc.), I've had to unfreeze my credit across all three agencies, at the cost of at least \$5 per credit release, which has added up since the Equifax Customer Data Security Breach, and will continue to accrue in the future for each need to unfreeze my credit. I strongly object to the settlement as proposed.

My name and contact information:

Leanna M. Namovic 4615 Lindell Blvd., Apt. 306 St. Louis, MO 63108

I have never objected to any class action settlements in my life. I will not appear at the fairness Hearing shortly scheduled.

Sincerely,

Leanna M. Namovic

Learna Marnovic

by JNDLA

Received

Leanna Mamoric 4615 Lindell Blud Apt 306 St. Louis, MO 63108

Equifax Data Breach Class Action Settlement Administrator



Leigh K. Schroeder 3016 SW 105th St Seattle, WA 98146

September 23, 2019

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418

Received SEP 25 2019 by JNDLA

Re: *Equifax Inc. Customer Data Security Breach Litigation*Case No. 1:17-md-2800-TWT

I am a member of the Settlement Class in the above referenced case because my personal information was impacted by the Equifax Data Breach. I am writing to object to the proposed Settlement in the matter and ask the Court to find that the terms of the Settlement Agreement are unfair, inadequate and unreasonable. I have never before objected to a class action settlement and I do not intend to appear at the Fairness Hearing, at it is 2,600 miles away from where I live.

The current Settlement does not provide adequate financial compensation for all affected consumers. Instead it structured in a way that intentionally creates hurdles for consumers to make a claim, cynically hoping that we will find the effort is not worth the outcome and give up. We were told that we could make a claim for \$125. Then we were told the more people who make a claim, the less each claimant would get; nowhere near the amount originally promised because the Settlement inexplicably does not set aside enough money to pay the promised amount. Then we were told that we had to prove we have credit monitoring to make a claim for the cash. We are now suddenly obligated to accept the worthless credit monitoring being offered instead of the cash we were promised. Equifax' behavior in this breach was shameful but this claim process has treated the consumer like guilty, complicit parties instead of victims of criminal corporate behavior.

This Settlement is deceitful. It is obviously offered as a press release for Equifax and not a sincere attempt to make restitution. If this Settlement is approved, we can expect Equifax to continue as they were and treat the expense of settling claims as a cost of doing business rather than a reason to change how they operate. Privacy does matter, consumers do matter, and any Settlement in this case should reflect that.

Thank you for your consideration.

Sincerely,

feigh K. Schroeder

FIN ST

Equifax Data Breach Class Action Settlement

c/o JND Legal Administration Attn: Objection Administrator

Seattle, WA 98111-9418 P.O. Box 91318

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STOKES LAWRENCE

Seattle, Washington 98101-2393 1420 Fifth Avenue, Suite 3000

Address Service Requested

98693-000

57 Riverview Rd Irvington, NY 10533 September 23rd, 2019

Equifax Data Breach Class Action Settlement Administrator

Attn: Objection - c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

Re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Dear Sirs:

Some time ago I was notified that I am one of the people affected by the Equifax Data Breach and am a member of the settlement class. Shortly after the settlement was announced I submitted a claim for Alternative Reimbursement Compensation as I already had Credit Monitoring in place. Later and as directed, I updated my claim with the names of the providers of that monitoring – Intuit/Experian IDnotify and credit karma.

I object to the settlement because the funds Equifax has committed to restitution are laughably inadequate. And because the time, worry, and unceasing vigilance required of me because of Equifax's negligence will never be repaid if the settlement is approved as is.

Almost 150 million people in the US were affected by the breach. The settlement as it currently stands caps Alternative Reimbursement at \$31 million and compensation for time spent dealing with the aftermath of the breach at an additional \$31 million. As a result, the headline figure of \$125/person is made meaningless by the scarcity of funds committed.

If a settlement is reached it should remove those caps and require Equifax to pay into the Consumer Restitution Fund as needed. With over \$3 billion in equity and over \$500 million in annual income Equifax is quite capable of providing adequate restitution to its victims.

If not, the case should go to trial as Equifax has clearly been a bad actor. In the year prior to the data breach Equifax was made aware of the vulnerabilities of its systems including the unbelievable blunder of storing and transmitting the personal and financial data of most Americans in plain text.

In March 2017, Equifax became aware that a major breach of their computer systems had occurred. But the consumer data remained out in the open. In May and June most of the data was copied – most likely by the same people who looked in March. But it was not until September that the public was made aware of the breach.

During those months – a time when the victims of the breach could have secured their finances – Equifax did nothing to protect those victims. Instead, Equifax executives dumped their shares in the company three days after the breach. And though Equifax denied any connection between those unscheduled sales and the data breach, Jun Ying (the then CIO of Equifax) later plead guilty to insider trading and was sent to prison.

I am not represented by a lawyer, have never objected to a class action settlement, and will not be attending the Fairness Hearing. That said, I find the conduct of Equifax to be so egregious and the compensation provided to victims of the breach by the proposed settlement so inadequate that I feel I must write this letter.

Received

SEP 26 2019 by JNDLA Respectfully,

Leo fMcLaughlin III

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SEP 2 6 2019 quipa Geta Breech Class Action Settlemet Adm 4H n: Abjection - 40 TND Ygal Adminis Seattle, WA 98111-9418 M.O. Box 91318



SEP 24 2019

19 September 2019

To Whom It May Concern:

JAMES N. HATTEN, Clerk

By: Deputy Clerk

I was one of the 147 million people whose information was compromised by the Equifax data breach in 2017.

On the original claim form it clearly states:

"You may submit a claim for one or more of these benefits

Credit monitoring or Cash Payment of up to \$125: Use the claim form to request free credit monitoring services. Or, if you already have credit monitoring services, and will have them for at least six months after filing your claim, you can request a cash payment of up to \$125."

In an email from Equifax received on 7 September 2019 it clearly states:

According to our records, you filed a claim for alternative compensation of up to \$125 in connection with the Equifax data breach settlement and certified on the claim form that you had some form of credit monitoring or protection in place and will continue to have the credit monitoring in place for a minimum of six months from the date of your claim filing.

You must either verify or amend your claim by October 15, 2019.

If you do not, your claim for alternative compensation will be denied.

To verify your claim for alternative compensation, you must provide the name of your credit monitoring service that you had in place when you filed your claim.

The request to provide the name of my credit monitoring service was an additional requirement not mentioned in the original claim form. Given the fact that Equifax has earmarked only \$31 million for claims, the 147 million claimants will each receive 21 cents.

This settlement is not only misleading; it is a "bait and switch" tactic to reduce the number of claimaints for the cash payment. Equifax should be prosecuted for attempting to defraud the public.

Yours sincerely,

Lewis Ware

3328 Montezuma Road

gors Ware

Montgomery, AL 36106

Dr. L. B. Ware 3328 Montezuma Road Montgomery, AL 36106 Paul Tarczy & Linda Turnquist
2531 Overhill Lane Received
Davis, CA 95616

SEP 2 4 2019
by JNDLA

September 19, 2019

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418

re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

To Whom It May Concern,

We are involuntary customers of Equifax. We were notified via US mail that our data may have been unwittingly mishandled. In looking up our names in Equifax's database, it is clear that our very privacy has been breached and we are seemingly helpless to do anything about it. We now read that the settlement of the case will allow us pennies in compensation.

This letter is the first time we are getting involved in objecting to any event in the US legal system. Neither of us has ever questioned court settlements before and are thus hopeful that this letter will have an impact on the proposed settlement listed above.

It is clear that Equifax' setting aside \$31 million for compensation is woefully inadequate. Even if we were to receive the full \$125 from the settlement, which is now extremely unlikely, it would still be profoundly short of what we consider our valuable privacy. We understand that the court cannot make changes to the settlement but it des have the power to reject it. We urge the court to reject the proposed settlement otherwise those most affected by the circumstances will once again be left out in the cold.

We will not be present at the fairness hearing and have not involved an attorney to represent us. Our opinion is summarized entirely in this letter. We hope it will have an impact.

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Sincerely, the second of the s

Paul Tarczy & Linda Turnquist

Tarczy - Turnquist 2531 Overhill Ln Davis, CA 95616

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Equifax Data Breach
Class Action Settlement Administrator
Attn: Objection
c/o JNC Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

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William V. and Lisa H. Rogers

1930 Cappelletti Court Mountain View CA 94043 650-804-5884

Sept. 20, 2019

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418

Re: In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT Claim #PZ92T-S75UA and Claim #PFA6C-K59U8

Dear Administrator,

We are two of the 147 million people affected by Equifax's negligence. As a result we placed freezes on all our credit reports, incurring a variety of fees. We had to unfreeze our reports in order to purchase a car, then redo the freezes. This took a lot of time.

We were originally pleased to hear that the Equifax settlement included compensation for the fees and time we have wasted through no fault of our own. We properly filed our claims and looked forward to our reimbursement. We even "validated" our claims in response to the recent email, even though this was obviously an attempt by Equifax to put up unnecessary obstacles and reduce the number of claims.

Now we read in the news that Equifax never set aside enough money to pay the claims. This is bad faith, pure and simple. How can the law permit a company to proceed with a settlement when they clearly had no intention of meeting their obligations under it? What is the point of government prosecution and lawsuits if the penalty for violating the law is peanuts?

We are disgusted by these bait-and-switch tactics. We have never objected to a class action settlement before, nor do we have legal representation or expect to appear in court in person. We do however ask you to reject this patently unfair settlement. Equifax needs to honor its commitment and pay all claims in full.

Sincerely,

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Alta Objections

Rogers 1930 Cappellett Ct Mountain View CA 94043

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No Box 91318
POBOX 91318 Egynfax Data Breach Class Actur Settlement Admistration

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September 25, 2019

Equifax Data Breach Class Action Settlement Administrator Attn: Objection c/o JND Legal Administration P.O. Box 91318 Seattle, WA 98111-9418



Dear Administrator

The purpose of this letter is to voice my objection to the settlement Equifax has offered to their clients whose personal data was put at risk due to the security breach in 2017. In May of that year the firm that prepares my yearly tax returns experienced a data security breach affecting all of their clients. As compensation they offered, and I accepted, a free year of credit monitoring by Equifax. The Equifax data breach occurred two months later, thus doubling the chances of my personal data being exposed. The lawsuit Equifax settled with the F.T.C. was for up to \$700 million. If one had credit monitoring in place at the time of the breach the compensation could have been up to \$125. In reality only \$31 million was earmarked for claims, as the F.T.C. admitted a couple of days later, and they encouraged victims to instead take the free credit monitoring offer (twice bit thrice shy; I declined the offer). So if everyone affected, around 147 million people, filed a claim the amount each would receive would be around 21¢, less than the cost of postage to deliver it.

The opinion of many financial experts is that Equifax is counting on victims to either feel that the email sent out with instructions on how to file a claim was suspect, that they are unwilling to take the time to file the claim or may feel too intimidated by the process. I am none of the above. I have never been involved in any prior class action settlements, and I do not intend to appear at the Fairness Hearing either in person or through a lawyer and am not represented by one. I filed my claim, with proof that I had credit monitoring in place at the time of the breach. This is a slap in the face to everyone who placed their trust, and personal data, in the hands of Equifax. With this letter I am voicing my objection to, and feeling deceived by, the the terms of the settlement. Thank you for your attention to this matter.

Lisa D Williams 5320 NE Lucky Gap St Newport, OR 97365

Gran D. Williams

(541) 264-8228



10/15/2019

Lori M Capron 2414 West Olive Way Chandler, Arizona 85248 Received NOV 0 4 2019 by JNDLA

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT, or similar identifying words such as "Equifax Data Breach Lawsuit"

To whom it may concern;

My name is Lori Capron. I believe I am part of the settlement class because I am among the approximately 147 million U.S. consumers identified by Equifax whose personal information was impacted by the Equifax Data Breach.

I object to the proposed settlement because I believe the proposed settlement is <u>not reasonable or prudent</u>. The current price of identity and fraud protection service averages (\$20/month * 12) \$240/yr. The amount of information stolen would allow someone to steal my identity at least 15 yrs. from now. I feel <u>identity and fraud protection should be available</u>, at Equifax expense, for <u>no less than 25 years</u>.

I have not been part of any other class action objections in the previous 5 years.

Sincerely;

Lori M Capron

2414 West Olive Way

Chandler, Arizona 85248

480-200-6013

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